

<i>SERFF Tracking Number:</i>	<i>ELCC-125931877</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Equitable Life & Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>41005</i>
<i>Company Tracking Number:</i>	<i>BI-2020</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>EquiCare 2020</i>		
<i>Project Name/Number:</i>	<i>BI-2020/BI-2020</i>		

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiCare 2020

SERFF Tr Num: ELCC-125931877 State: ArkansasLH

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed

State Tr Num: 41005

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: BI-2020

State Status: Approved-Closed

Filing Type: Advertisement

Co Status: Submitted

Reviewer(s): Marie Bennett

Authors: Mark Banks, Jana

Disposition Date: 12/18/2008

Peterson, Kathy Foster

Date Submitted: 12/04/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: BI-2020

Status of Filing in Domicile: Authorized

Project Number: BI-2020

Date Approved in Domicile: 12/04/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/18/2008

State Status Changed: 12/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This brochure insert will be used at point of sale with our previously approved Product Brochure B2020, can be left with the applicant(s), and/or can be mailed to prospective applicants who request information.

Company and Contact

Filing Contact Information

Jana Peterson, Compliance Specialist

Jana.Peterson@Equilife.com

SERFF Tracking Number: ELCC-125931877 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 41005
Company Tracking Number: BI-2020
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: EquiCare 2020
Project Name/Number: BI-2020/BI-2020

3 Triad Center (877) 579-3782 [Phone]
Salt Lake City, UT 84180 (801) 579-3781[FAX]

Filing Company Information

Equitable Life & Casualty Insurance Company CoCode: 62952 State of Domicile: Utah
3 Triad Center Group Code: -99 Company Type: Life and Health
Suite 200
Salt Lake City, UT 84180 Group Name: State ID Number:
(801) 579-3400 ext. [Phone] FEIN Number: 87-0129771

SERFF Tracking Number: ELCC-125931877 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: State Filing Fee
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$25.00	12/04/2008	24323534

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Product Name:	EquiCare 2020		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/18/2008	12/18/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	12/10/2008	12/10/2008	Jana Peterson	12/11/2008	12/11/2008
Industry						
Response						

<i>SERFF Tracking Number:</i>	<i>ELCC-125931877</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>BI-2020/BI-2020</i>		

Disposition

Disposition Date: 12/18/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ELCC-125931877</i>	<i>State:</i>	<i>Arkansas</i>
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Item Type	Item Name	Item Status	Public Access
Form (revised)	Product Insert to Brochure		Yes
Form	Product Insert to Brochure		Yes

SERFF Tracking Number: ELCC-125931877 State: Arkansas
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Company Tracking Number: BI-2020
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: EquiCare 2020
Project Name/Number: BI-2020/BI-2020

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/10/2008
Submitted Date 12/10/2008
Respond By Date 01/11/2009

Dear Jana Peterson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Product Insert to Brochure (Form)

Comment: The brochure does not provide the form number of the policy/policies being advertised as required by AR Rule 11, Sec. 15.

Objection 2

- Product Insert to Brochure (Form)

Comment: ARE THE GRADED PREMIUMS GUARANTEED FROM DATE OF ISSUE TO PAID UP DATE? IF RATES CAN BE INCREASED BASED ON CLASS, THIS MUST BE NOTED ON THE ADVERTISING.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status Submitted to State
Response Letter Date 12/11/2008
Submitted Date 12/11/2008

Dear Marie Bennett,

Comments:

Response 1

Comments: We have added the policy form number being advertised to page one of the advertisement.

To page 2 we have added the phrase "In addition to the scheduled premium adjustments, premiums may be changed on a premium class basis."

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: EquiCare 2020
Project Name/Number: BI-2020/BI-2020

We have also changed the form number to BI-2020 AR.

Please let me know if there is anything else you need.

Related Objection 1

Applies To:

- Product Insert to Brochure (Form)

Comment:

The brochure does not provide the form number of the policy/policies being advertised as required by AR Rule 11, Sec. 15.

Related Objection 2

Applies To:

- Product Insert to Brochure (Form)

Comment:

ARE THE GRADED PREMIUMS GUARANTEED FROM DATE OF ISSUE TO PAID UP DATE? IF RATES CAN BE INCREASED BASED ON CLASS, THIS MUST BE NOTED ON THE ADVERTISING.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Product Insert to Brochure	BI-2020 AR		Advertising	Initial		0	BI-2020 AR.pdf
Previous Version							
Product Insert to Brochure	BI-2020		Advertising	Initial		0	BI-2020 (FIPO).pdf

No Rate/Rule Schedule items changed.

Sincerely,

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Jana Peterson, Kathy Foster, Mark Banks			

SERFF Tracking Number: ELCC-125931877 State: Arkansas

Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 41005

Company Tracking Number: BI-2020

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: EquiCare 2020

Project Name/Number: BI-2020/BI-2020

Form Schedule

Lead Form Number: BI-2020

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	BI-2020	AR Advertising	Product Insert to Brochure	Initial		0	BI-2020 AR.pdf



Think You Can't Afford Long Term Care Insurance? Think Again!

Many younger Americans think this way, but in reality the best time to buy is now, while you're young and healthy, when premiums are lower and qualifying is easier.

Unfortunately, the cost for most long term care services is rising faster than inflation. This means the longer you wait, the higher your costs for insurance and care will be. Although you have other financial priorities – children in college, mortgage payments, saving for retirement – Equitable Life & Casualty Insurance



**"I'm too young to
buy Long Term
Care Insurance,
besides ...it's just
not in my budget
right now."**

Company has an ideal option to help you afford the coverage you want today and still leave you enough cash for all your other obligations.

Now, Equitable offers people between the ages of 18 and 60

the Graded Premium Option which provides two payment plans to lower your initial premiums. Then, premiums will adjust gradually much like your disposable income grows – **leveling off at age 65** – and the policy is **fully paid-up after age 85**.

Here's how it works:

- Choose the plan and the benefits you want.
- Compare the graded premiums to the regular plan premiums.
- Choose the premium payment schedule that is right for you.



Equitable's Graded Premium Option locks in your insurability now, at a lower starting premium, so you have the coverage when you need it, and at a price you can afford!



Graded Premium Option – Affordable Long Term Care Protection That Adjusts With You And The Times.

For less than the cost of your daily cup of coffee, you can secure your long term care future. That's right, the Graded Premium gives you the coverage

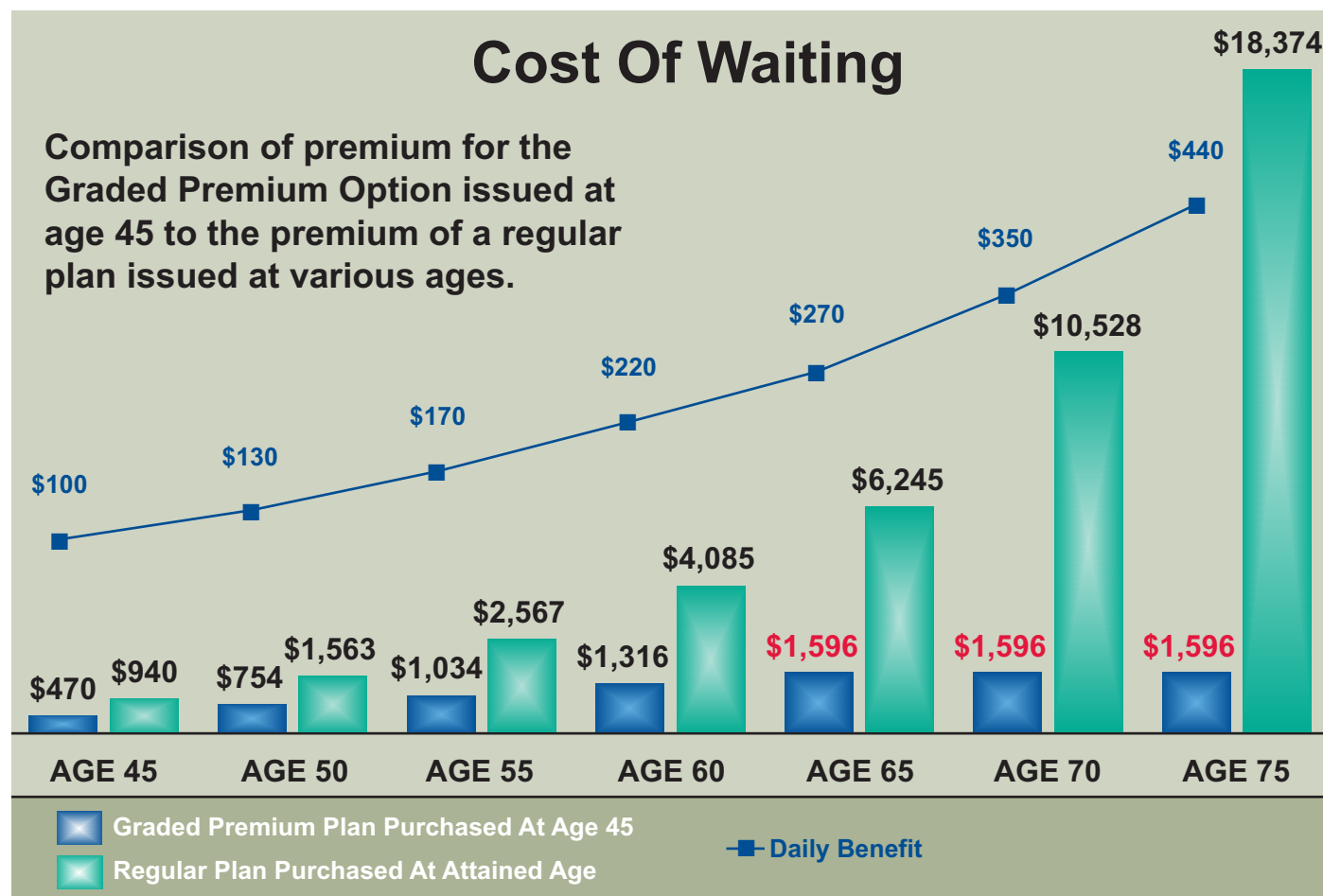
you want at a price you can afford today.

With the Graded Premium:

- Premiums start low and adjust higher gradually over time;
- With the inflation rider option, benefits increase, too!
- **At age 65, your premium levels off;**
- **After age 85, your plan is completely paid for.**

Most plans are continuous pay – which means you pay forever. That fact alone is a great reason to apply for this plan now!

The longer you wait to buy Long Term Care Insurance, the more you'll pay for the same benefits. That means you'll save money by buying early; with the Graded Premium, you can afford it!



*Patent Pending. Uses the FIPO methodology, licensed by Equitable Life & Casualty Insurance Company from Strategic Health Management Corporation.

First Year Premium Comparison:

Individual Age 45, \$100 Daily Benefit, 3 Year Benefit Period, 30 Day Elimination Period, 5% Compound Inflation Protection

Level Premium = **\$940**

Graded Premium = **\$470** (50% Plan with Flat \$ Increase)

In addition to the scheduled premium adjustments, premiums may be changed on a premium class basis.



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Rate Information

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Product Insert to Brochure	12/04/2008	BI-2020 (FIPO).pdf



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 **Equitable & You**
... Committed To Caring

Graded Premium Option – Affordable Long Term Care Protection That Adjusts With You And The Times.

For less than the cost of your daily cup of coffee, you can secure your long term care future. That's right, the Graded Premium gives you the coverage

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With the Graded Premium:

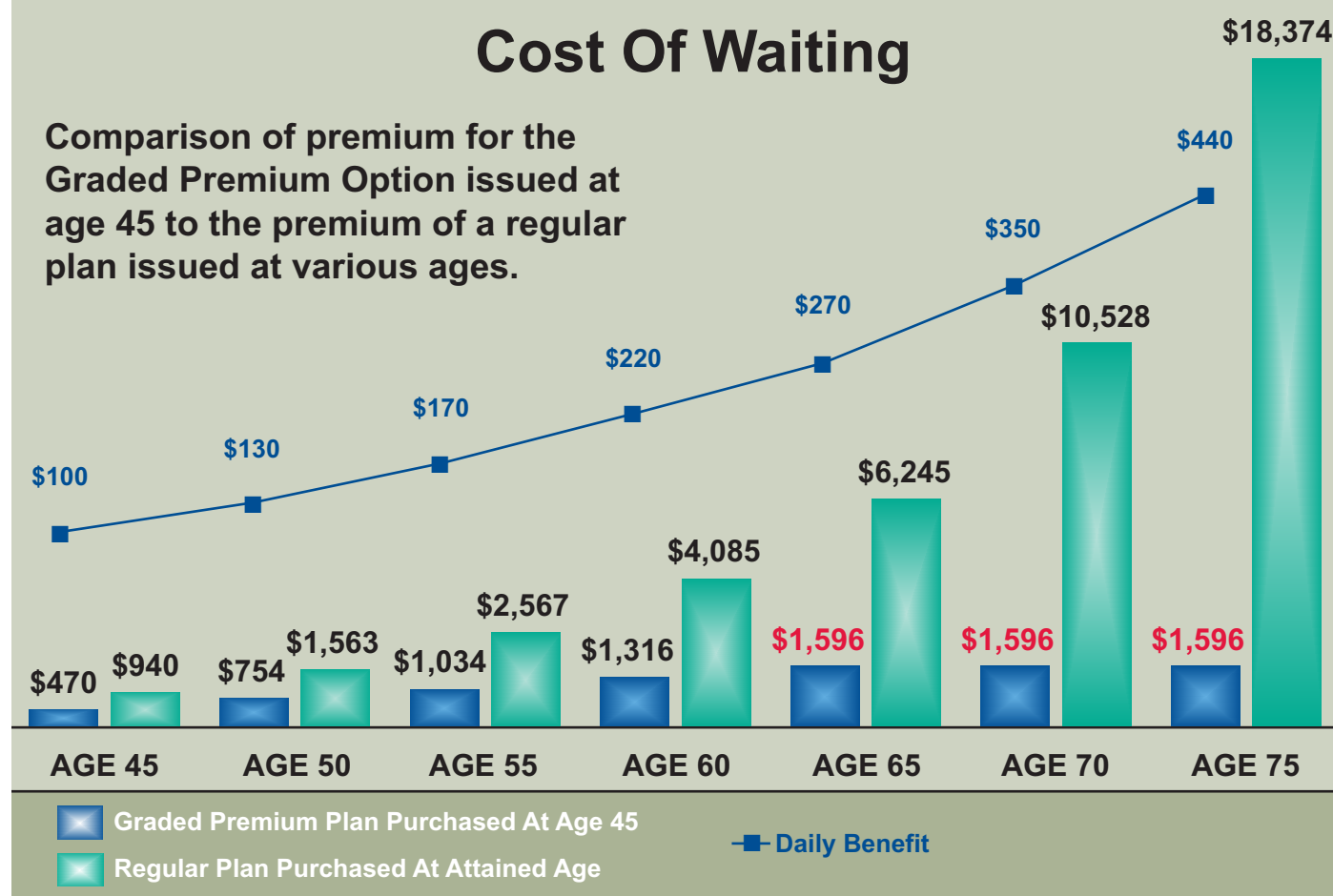
- Premiums start low and adjust higher gradually over time;
- With the inflation rider option, benefits increase, too!
- **At age 65, your premium levels off;**
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Most plans are continuous pay – which means you pay forever. That fact alone is a great reason to apply for this plan now!

The longer you wait to buy Long Term Care Insurance, the more you'll pay for the same benefits. That means you'll save money by buying early; with the Graded Premium, you can afford it!

Cost Of Waiting

Comparison of premium for the Graded Premium Option issued at age 45 to the premium of a regular plan issued at various ages.



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Level Premium = **\$940**

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